



SETTING AUTOMATIC PERFORMANCE LOCK

TRANSAMERICA STRUCTURED INDEX ADVANTAGE ANNUITY

The automatic Performance Lock feature on *Transamerica Structured Index AdvantageSM Annuity* means hassle-free account management that easily and automatically locks in gains for your clients. This streamlined process also provides:



Ease

A few clicks and you're done



Flexibility

Adjust the lock value at any time*



Protection

Like having a second set of eyes on the account at all times, protecting clients from future market fluctuations



Lower costs

No explicit fees with the *Transamerica Structured Index Advantage Annuity* while exercising Performance Lock

* Changes can only be made prior to Target Lock being triggered and Target value cannot exceed Cap Rate.

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HERE'S HOW:

Log in to the Agent + Advisor Portal at transamerica.com/login

- 1 In the 'Book of Business' section, click **VIEW ALL** → on the right-hand side
- 2 Click on the **Policy Number** for the policy you wish to adjust

Status	Policy Owner	Date Of Birth	Policy Number	Product Type	Policy Value*	Annuitant / Insured
Active	SEAMON, ALTHEA	****1966		Fixed Annuity	\$74,796.57	SEAMON, ALTHEA
Active	SCHMIT, JULIA	****1949		Registered Index Annuity	\$0.00	SCHMIT, JULIA

Dashboard

Pending Policies

- Approved Not Issued: 0
- Issued Not Paid: 0
- Pending: 5
- Declined: 0

Book of Business

- DEP4, RELAPCS: Policy number BLAAXIX1
- DEP3, RELAPCS: Policy number BLAAXIX3
- DEP2, RELAPCS: Policy number BLAAXIX2
- DEP1, RELAPCS: Policy number BLAAXIX1

VIEW ALL →

- 3 Click on the **Index values and details** tab
- 4 Click **VIEW DETAILS** on each index for which you wish to set Automatic Performance Lock

Asset Allocation
As of 01/09/2023

Total Account Value: **\$244,942.48**

Allocation Account	Percentage	Value
Fixed Accounts	14.09%	\$34,512.10
Performance Lock Account	14.09%	\$34,512.10

VIEW DETAILS →

MELDA FRALEY
Policy owner: MELDA FRALEY
Policy number: AXIXCS1090
Status: Active

Index values and details

Personal information (2)

Role	Owner, Payer, Annuitant
Name	MELDA FRALEY
Date of birth	1963-****
Gender	Female
Address	3400 Varsity Dr Apt 321 Tyler

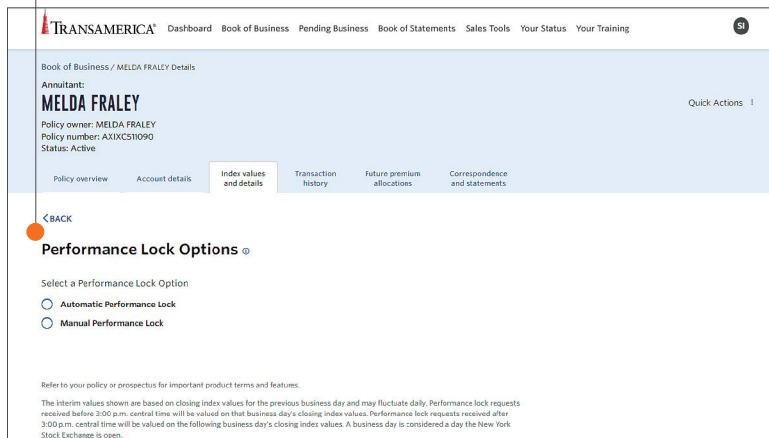
Allocation Account

Crediting Period	Credit Advantage	Downside Protection	Percentage	Value
2 yr	●	Buffer 15%	70.07%	\$171,669.42
2 yr	●	Buffer 15%	13.98%	\$34,247.99
2 yr	●	Buffer 15%	13.98%	\$34,247.99
2 yr	●	Buffer 15%	13.09%	\$32,075.63
2 yr	●	Buffer 15%	10.85%	\$26,589.75

Not enabled PERFORMANCE LOCK

- 5 Click the **PERFORMANCE LOCK** hyperlink

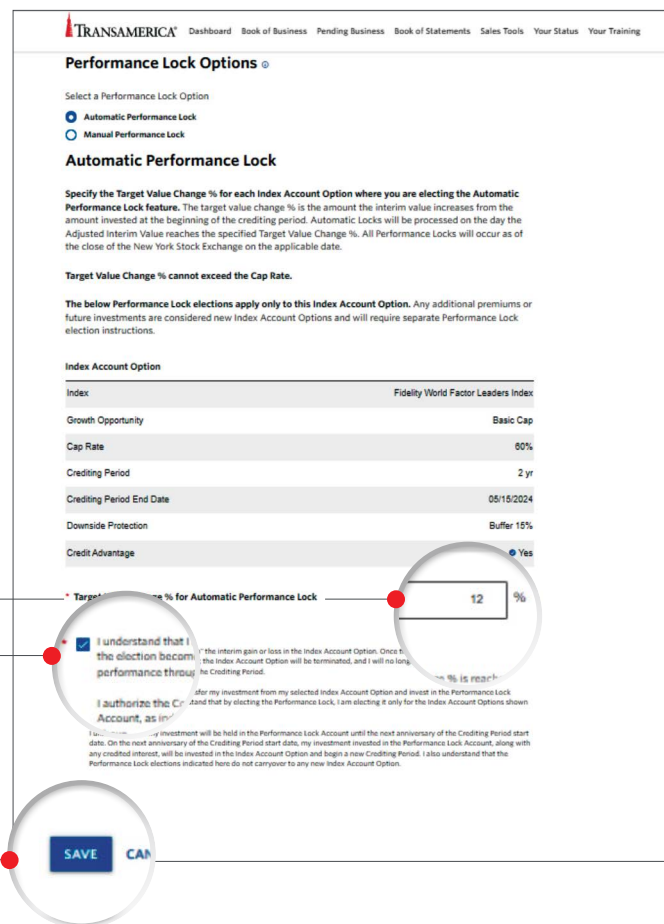
6 Click the button next to 'Automatic Performance Lock'



7 Enter numerical value next to 'Target Value change % for Automatic Performance Lock'*

- Check the consent box
- Click **SAVE**

* Target Value Change % cannot exceed the Cap Rate.



That's it. You are all set.

FAQS

Can I set Performance Lock on all Index Account Options at once?

No, you must set Performance Lock separately on each Index Account Option you want to capture. You can set on all or some but setting one does not set them all.

Can I go back and change or reset Performance Lock Options?

Yes, you can reset once you have set. You just have to go through the process of 'Edit Performance Lock Options.'

Do I have to choose Automatic Performance Lock?

No, there is also a Manual Performance Lock option. Under step 6 in the instructions, select the **Manual Performance Lock** option then proceed.

Remember:

On any Index Account Option that has Credit Advantage, the Performance Lock target is set on Adjusted Interim Value, net of CA fees.



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When Performance Lock is triggered, your client will not participate in additional gains or losses their chosen Index may receive until the next Allocation Anniversary. Following their Performance Lock, and prior to the next Allocation Anniversary, your client will be able to choose any Index Account Option available without having to wait for the Crediting Period to end.

When your client exercises the Performance Lock, their Interim Value will be "locked-in" (less any remaining Credit Advantage fees and any other applicable charges) and their investment will be transferred to a holding account (Performance Lock Account) until the next anniversary of the Crediting Period. While in the holding account, your client will be credited compound interest daily based on the annual interest rate in effect on that day and will be reduced on a dollar for dollar basis for any fees, charges, or withdrawals deducted from the Performance Lock Account. If they exercise Performance Lock when the Interim Value is lower than their initial investment, they may be locking-in a loss.

Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Annuities are underwritten and distributed by Transamerica Capital, Inc., 1801 California St., Suite 5200, Denver, CO 80202, FINRA member. References to Transamerica may pertain to one or all of these companies.

Not available in Missouri, New York, or Oregon.